

# SPOTLIGHT

American Income Life & National Income Life • December 2002 • Volume 35 • Number 12



## Happy HOLIDAYS

### You Get What You Need

By Roger Smith

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### A Tribute To Paul Wellstone

By Denise Bowyer

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## You Get What You Need

As most of you know, I spent the first part of December trekking through the jungles of Belize — formally known as British Honduras. Some of you have asked me why? I answered with, "Well, it was my 50th birthday and I wanted to do something adventurous. Besides I needed an inspiring mantra for 2003."

With that, a few of you said, "Come on, Roger, I know you — beaches, casinos, cigars — that must have been Dotrie's idea." Well, I'm here to tell you who wears the pants in this family!

I have to admit, when Dotrie and I first discussed what we would do she brought up the idea of doing something adventurous. It was right then and there I thought, "Wait a second! This is my birthday, and I'll do what I want." But what I said was, "Let me think about it, honey."

A few weeks later she brought home brochures on Belize. Jungle trekking, waterfall climbing, sea kayaking! "Wait one damn second, honey. You must have missed the A section of the travel brochures — Atlantis or Aruba maybe. The one with activities such as napping, sun-tanning and putting down \$25 chips and counting up to 21," again I thought. But what I said was, "Wow, sounds like fun, honey!"

So there I was on *Vaya Con Dios Airlines* dropping off mail to some village on the way to the Jaguar Reef Lodge, and a day later I was trekking in the jungle.

You are probably wondering if I found inspiration as I peeled the blood-sucking leeches off my calves. My response — I don't think so! Did I find inspiration while I doused myself with mosquito repellent, and realized there wasn't enough *Deet*® in the world to take on the mosquito community in the jungle? Not likely! And when the muscles from my legs were about to rip as I tried to keep up with my tour group to the top of the waterfall, did sudden inspiration come over me? Did I sit there and say, "This is it; this will take AIL to the next level!" Wrong!

In fact, let me tell you what inspiration I received from this trip — absolutely zilch, nada, squat, nothing, zero!

So as I was flying back, I said, "You know what? Maybe I should say 'great job guys' and just start the year minus a mantra."

I mean there is a lot for us to celebrate — right? I said, "Give me \$75 million," and you said, "We're going to give you \$86 million." I said, "Give me a 15 percent increase." You said, "We'll give you over 30 percent." I said, "Here are more changes," and you said, "Bring it on." I said, "I have an idea." You said, "We will execute it."

You have never given me what I want, yet you have always given me what I need. I firmly believe there isn't a corporation with a more dedicated, professional, independent, creative, talented group of people than the ones who make up AIL today!

Knowing this, I would like to say, "Thank you for this year, the past three years and the many years to come!"

Let me give you some data to think about. Over the last three years, we have increased our Agency Force almost 82 percent. Over that same three-year period, our sales have increased approximately 72 percent!

All of our accomplishments to this point have been record-breaking; however, we have a lot more to accomplish if we are to achieve our goals in 2003. Which brings me to the point.

Remember how I was talking about the inspiration I received from this trip? What did I say? Oh yeah — zilch, nada, squat, nothing, zero!

God has a funny way of talking to me. Sometimes he does it in subtle ways like running me head-on into a car on my

motorcycle at 50-miles-an-hour, and sometimes he does it through movies or songs. So it wasn't surprising to me after all that travel, it wasn't until I got back in my car on my way back to Waco when I turned on the radio and the light came on in my head.

I'm sure it won't surprise you that it was the Rolling Stones who provided my source of inspiration. I mean if Karate Kid could do it one year, and Yul Brenner and Steve McQueen (Marrin Short!?) in the second, why not Mick Jagger in the third?

So there I was driving down the highway, infested with mosquito bites, singing at the top of my lungs, "You can't always get what you want, but if you try sometime, you just might find, you get what you need."

As I sat there pondering the difference between *want* and *need*, it came to me. This isn't about luxuries versus essentials, or greed versus faith. The difference was simply about the degree of passion.

This "get what you want," this passion that drives us beyond normal expectation, is what makes us different and pushes us to the top.

If we are really serious about going from "good to great," we must have a need-to, passionate-about, pull-out-all-the-stops, execute-the-plan type of goal. Once again, we have to hit our mark for 2003!

And it is that passion — that "get what you need," that making your wants your necessities — that will bring us to the \$100 million mark for 2003! This is one of the most important barriers this Company needs to bust through if it is going to continue its journey from good to great.

So, I implore you to raise your passion level, embrace this new goal, accept the responsibility for your part, and I promise, "if you try sometime, you just might find, you get what you need!"



FROM THE DESK OF:

**Roger Smith**

President & Chief  
Marketing Officer of  
American Income Life

"If you try sometime, you might just find, you get what you need."

— The Rolling Stones

### Dates to Remember

**Monday Dec. 23 through Wednesday Dec. 25, 2002**

The Home Office will be closed for the Christmas holiday.

**Friday, Dec. 27, 2002**

All business and P.R. credits must be received in Waco to count for December production.

**Wednesday, Jan. 1, 2003**

The Home Office will be closed for New Year's Day.

**Wednesday, Jan. 29, 2003**

All business and P.R. credits must be received in Waco to count for January production.

**Wednesday, Feb. 26, 2003**

All business and P.R. credits must be received in Waco to count for February production.

### Milestones

**\$100,000 In Force**

The following Agents have \$100,000 of in-force premium:

**Joshua Robinson**

### Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2003 Disney® Awards Presentation, are as follows: the top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be an award winner!

## Required Retention Rate

Penny Reese, Vice President of Agency Administration, received a handwritten note from a beneficiary and she said it brought to mind the reason why her job — every Producers' job — is so important. Penny says, "We can help folks in need. It's the very best reason!" See the note below.

*Dear American Income Life:  
My warmest and deepest thanks I offer you all for all your support, direction, guidance, kindness and understanding you have offered following the death of my beloved husband Garry. When my world was falling apart I am forever blessed and grateful you were all there for me. May kindness always return to you in the same beautiful way you showed and gave to Garry and I. You are forever in my heart and prayers.*

## Required Retention Rate

To be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio\*.

**Net to Gross: 77 percent**

**Retention: 64 percent**

\* Net to Gross is only used during the Producer's first eight months.

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## Spotlight

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### MARKETING

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Chaparral  
Lee Griffin  
lgriffin@orchmarkcorp.com

www.aillife.com



CAREER AGENT EARNINGS PROJECTION

At American Income, we want our Producers to feel they have a clear career path of progression. In other words, we want our Producers to know they have an opportunity to grow with this Company and will have the income with which to do that. Below is a table which charts that progression so you can track your opportunity and plan your progress. For more information on earnings projections and opportunity, see your SGA.

AGENT PRODUCTION FOR 20 YEARS  
INCREASING FIVE PERCENT EACH YEAR\*

74% RETENTION

PRODUCTION YEAR	COMMISSION RATES	
	FIRST	RENEWAL (TWO TO LIFETIME)
1	50.0%	5.0%
2-3	52.5%	5.5%
4-5	57.5%	6.0%
6+	62.5%	7.0%

\$10,000  
NET ALP PER MONTH

YEAR	FIRST YEAR COMM	RENEWAL COMM	BONUS FOR 74% RETENTION	BONUS PERCENT**	TOTAL INCOME
1	\$50,550		\$19,200	15/18	\$69,750
5	\$70,860	\$15,066	\$27,714	19	\$113,440
10	\$98,026	\$37,139	\$35,370	19	\$170,534
15	\$125,107	\$60,601	\$45,142	19	\$230,851
20	\$159,672	\$87,525	\$57,614	19	\$304,811
25		\$69,673			\$69,673
30		\$53,085			\$53,085
35		\$42,691			\$42,691
40		\$34,719			\$34,719

1-10	\$748,370	\$177,838	\$279,204		\$1,205,412
11-20	\$1,294,589	\$637,156	\$467,128		\$2,398,873
21-40	\$0	\$1,119,366	\$		\$1,119,366
1-40	\$2,042,960	\$1,934,360	\$746,332		\$4,723,651

\* Disclaimer: The numbers outlined on this page are projections based on production amounts, lapse rates and commission rates. Each Producer's actual earnings will vary based on their individual production, persistency, contract and dates of contract. These are not guaranteed amounts of future earnings.

\*\* For the first eight months 64 percent retention rate used, 74 percent retention rate used for nine to 12 months.

Promoted To Supervising Agent

Regina Arnold Allan Jennings Alabama	Corey Bailey Robert Smith Oklahoma	Chris Beech Robert Smith Oklahoma	Nicholas Bronthal Marc Morton West Virginia	Bradley Brown Eric Giglione New Jersey	Gary Church Jatoff-Foll California
Edward Colbert Mike Jones Ohio	Barry Dillah Eric Giglione New Jersey	Marcus Dudley Marc Zipper Florida	Neville Gayle Eric Giglione New Jersey	Michael Givens Jatoff-Foll California	Amelia Goehringer Jatoff-Foll California
Charles Grant James Surace Ohio	Terrance Heazns Eric Giglione New Jersey	Albert Henry Marc Zipper Florida	Sarah Herney Cohen-Hartman Arizona	George Highfill Robert Smith Oklahoma	Rodney Huszaryan David Cohen California
Brian Jarvis Allan Jennings Alabama	Bobby Kemp Robert Smith Oklahoma	Bryan Kuchner Allan Jennings Alabama	Jason Lauser Marc Zipper Florida	Giovanni Lee Eric Giglione New Jersey	Tim Lilly Hurst Kopp Arkansas
Brian Logee Jatoff-Foll California	Brent Mathews Cohen-Hartman Arizona	Jason Mitchell Scott Smith Illinois	Jason Mollo David Zophin Connecticut	Michael Nelson Ed Orell Texas	Charles Paclik Geneer-Bitman Illinois
Chris Rose Allig-Martyn Ontario	David Samalin Richard Reil New York	Susan Sheasby Joshua Chalom Ontario	Deborah Simpson Scott Smith Indiana	Noah Staker Vic Hancock Kentucky	Karl White David Zophin Connecticut
Kirk White Hurst Kopp Arkansas	Philip Wiley Ali Shahrak North Carolina	Kim Wilhelm Rick Altig Alberta			

Promoted To General Agent


Fernando Amorin Ali Shahrak North Carolina	Justin Anderson Marcellus Adams Utah	Nestor Aramayo Tom Williams Florida	Jennifer Deagan Marc Zipper Florida	Jami Bliefnick Joseph Manone Wisconsin	Gabriel Bojorquez David Cohen California
Tommie Clark Marc Morton Ohio	Edward Doley Giglione-Bristler Massachusetts	Kevin Daniel Hurst Kopp Arkansas	Byron Fletcher Guy Rouelle Vermont	Randall Fox Marcellus Adams Utah	Mark Groggel Lisa D'Amico Pennsylvania
Yvonne Hernandez David Cohen California	Peter Highberg Lisa D'Amico Pennsylvania	John Konopka Eric Giglione New Jersey	Kirk Kupsky Geneer-Bitman Illinois	Peter Laes David Cohen California	Launy Lamar Geneer-Bitman Illinois
Nicholas Linotts James Surace Ohio	Derek Palmer Marcellus Adams Utah	Michael Pellicciotta Eric Giglione New Jersey	Meneluo Pernakis Scott Smith Illinois	Elizabeth Phillips David Cohen California	Jeffrey Partell Giglione-Bristler Massachusetts
Judy Ramos David Cohen California	Stephen Saul Eric Giglione New Jersey	Chandan Suri Rick Mansfield New Hampshire	Karen Trim David Cohen California	Mary Waller Geneer-Bitman Illinois	Anthony Walhour Scott Smith Illinois
John Williams Geneer-Bitman Illinois					

Promoted To Master General Agent


Michael Barrett Rick Altig Tennessee	Jenny Campbell Rick Altig Tennessee	Donna Coffey David Cohen California	Bulbinder Hayer Rick Altig British Columbia	Chris Hernandez Scott Smith Illinois	John Huber Eric Giglione New Jersey
Steven Johnson Giglione-Bristler Massachusetts	Joseph Larsen Rick Altig Alaska	Roland Lewis Allan Jennings Alabama	Kevin Thornburg Geneer-Bitman Illinois	Keith Zabrocki Marc Morton Ohio	



## INDIVIDUAL PRODUCERS




**1. Marlon Underwood**  
Woodridge, IL



**2. Timothy Cruise**  
Woodridge, IL



**3. Jim Bianchi**  
Rochester, NY



**4. David Mah**  
Burnaby, BC



**5. Rajeev Arora**  
Portland, OR



**6. Robert Wagers**  
Raleigh, NC



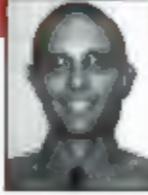
**7. Carla Miller**  
Omaha, NE



**8. Sherry Carvin**  
Kansas City, MO



**9. Ruben Soberanes**  
Concord, CA



**10. Matthew Wolfanger**  
Rochester, NY

## INDIVIDUAL PRODUCERS

### November Qualifiers

All Time Record to Beat					
Carla Miller	Net ALP \$41,337	Year 2001	Month Nov.		
Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
1. Marlon Underwood	\$29,600		71.6	Marlon Underwood	Scott Smith
2. Timothy Cruise	24,787		76.1	Eric Nichols	Scott Smith
3. Jim Bianchi	24,160		88.8	Paul Rumbuc	Durhon Oldham
4. David Mah	22,481		71.8	Roger Fung	Rick Altig
5. Rajeev Arora	21,651		90.2	Rajeev Arora	Rick Altig
6. Robert Wagers	20,063	99		Ladislav Lesanek	Ali Shahrak
7. Carla Miller	20,048		76.8	Carla Miller	Chris Lafond
8. Sherry Carvin	19,912	99		Vladimir Opra	Larry Geneser
9. Ruben Soberanes	19,003		80.0	Doreen Ryan-Foti	Jatoff-Foti
10. Matthew Wolfanger	17,622		77.9	Paul Rumbuc	Durhon Oldham
11. Celia Questin	17,287	100		Maria Bellajaro	Rick Altig
12. David Wang	15,840		70.3	David Wang	Scott Smith
13. Scott Belinn	15,552	100		Rajeev Arora	Rick Altig
14. Al-Karim Walji	15,215		72.4	Melinda-Rae Lyse	Rick Altig
15. Benjamin Gibbs	15,152	91		Leslie Taylor	Geneser-Bitman
16. Vadim Gazanchiyants	14,939	86		Vladimir Opra	Larry Geneser
17. Kim Wilhelm	14,937		87.6	Steven Lee	Rick Altig
18. Lance Brown	14,860		82.6	Darren Miller	Cohen-Hartman
19. Adrienne Ross	14,762	98		Roger Geering	Steve Friedlander
20. Justin Anderson	14,460	97		Tiffany Hunt	Marcellus Adams
21. Raymond Lau	13,941		82.4	Roger Fung	Rick Altig
22. Ken Booze	13,699	84		Ronald VanWoosik	Vlad Basov
23. Tosha McQueary	13,692	100		Joshua Robinson	Geneser-Bitman
24. Robert Ulreich	13,495		75.1	Roger Johnson	Jatoff-Foti
25. Cal Bogert	13,304	88		Patrick Shehan	Larry Geneser
26. Frederick Hadayia	13,122	100		Steven Greer	Durhon Oldham
27. Chris Gursche	13,111	87		Roger Fung	Rick Altig
28. Eunice Wallace	13,098	100			Steve Friedlander
29. Ivan Pichugin	12,972	82		Roger Fung	Rick Altig
30. Ramin Maghsoud	12,879		86.6		Vlad Basov
31. Travis Vandeberghe	12,867	93		Patrick Coughlin	Rick Altig
32. Innocent Okeke	12,843		65.6	Innocent Okeke	Matt Blumert
33. Brian Bowers	12,773		76.8	Vito Pecoraro	Eric Giglione
34. Heather Baus	12,733	84		Jason Danielson	Rick Altig
35. Leslie Benson	12,711		75.0	Wendell Bangs	Rick Altig
36. Nannette Troutman	12,609		76.2	Patrick Coughlin	Rick Altig
37. Kirk Kupsy	12,578	86		Damon Hartley	Geneser-Bitman
38. Kelly Peart	12,576	98		Marc Rosen	Eric Giglione
39. Mary Ann Gaelic	12,475	97		Lawrence Hauck	Steve Friedlander
40. James Dattilo	12,322		67.6	James Dattilo	Marc Zipper
41. John Rice	12,301		71.7	Doreen Ryan-Foti	Jatoff-Foti
42. Francisco Perez	12,150		68.9	Jeffrey Dinocento	Eric Giglione
43. Douglas Zigby	12,118		85.6		Joshua Chalom
44. Derek Brown	12,100	100		Cathy Thompson	Tyrone Conard
45. Eddie Norman	12,037		82.9	Eddie Norman	Scott Smith
46. Donald Spence	12,002		72.0		Ramin Kouladji
47. Stefan Reynolds	11,986	100		Lawrence Hauck	Steve Friedlander
48. Kelly McDonald	11,950		70.0		Jatoff-Foti
49. Kobina Sekyi	11,922		68.5		Joseph Manone
50. Betty Muldrow	11,919	86		Scott Sonnenberg	Larry Geneser

▲ Percentage of Net to Gross



All Time Record to Beat					
Timothy Cruise	Net ALP \$242,696	Year 2000	YTD Qualifiers		
Name	Net ALP	NG <sup>A</sup>	Rtn	MGA	SGA
* 1. Timothy Cruise	\$234,439		76.1	Eric Nichols	Scott Smith
* 2. Marlon Underwood	226,544		71.6	Marlon Underwood	Scott Smith
* 3. James Dattilo	163,151		67.6	James Dattilo	Marc Zipper
* 4. Lance Brown	154,261		82.6	Darren Miller	Cohen-Hartman
* 5. Jim Bianchi	146,865		88.8	Paul Rumbuc	Durhon Oldham
* 6. Ruben Soberanes	143,901		80.0	Doreen Ryan-Foti	Jatoft-Foti
* 7. David Wang	141,414		70.3	David Wang	Scott Smith
* 8. John Rice	137,581		71.7	Doreen Ryan-Foti	Jatoft-Foti
* 9. Kelly McDonald	137,168		70.0		Jatoft-Foti
* 10. Matthew Wolfanger	136,509		77.9	Paul Rumbuc	Durhon Oldham
11. Al-Karim Wajji	133,289		72.4	Melinda-Rae Lyse	Rick Altig
12. Jennifer Baron	129,979		78.0	William Cook	Tom Williams
13. Joey Kennedy	128,227		72.5		Rick Altig
14. Roland Parker	126,304		73.3		Tom Williams
15. Russell Morris	122,710		87.0		Marc Zipper
16. Raymond Lau	121,730		82.4	Roger Fung	Rick Altig
17. David Tubbin	118,297		71.1	David Tubbin	Rick Altig
18. Mark Bleier	112,157		82.7		Gary Bleier
19. Alex Roland	111,553		78.6	Alex Roland	Chris Lafond
20. Andrew Rossberg	111,193		78.0	Theodore Pappas	Richard Rutt
21. Camy Smith	110,285		64.8	Israel Pena	Tom Williams
22. Joshua Robinson	109,807		68.3	Leslie Taylor	Geneser-Bitman
23. Anita St. Arnaud	109,264		74.4	Christine Hartman	Cohen-Hartman
24. Douglas Bauknecht	109,172		83.4		Rick Altig
25. Ramin Maghsoud	108,748		86.6		Vlad Basov
26. David Mah	106,683		71.8	Roger Fung	Rick Altig
27. Keith Zabrocki	106,267		77.5	Keith Zabrocki	Marc Morton
28. Scott Remmey	105,703		76.5	Stephen Liberto	Eric Giglione
29. Julie Wells	104,422		87.5	Nickolay Gusev	Vlad Basov
30. Clay-Nghia Nguyen	102,437		82.8	Ronald VanWoesik	Vlad Basov
31. Guy Panno	101,803		71.6		David Cohen
32. Eric Guinn	99,079		66.6	Derek Hartley	Ali Shahrak
33. James Schneider	98,629		82.7	Michael Knapick	Scott Smith
34. Moneesha Smith	98,336		74.6	Jeffrey Dinocento	Eric Giglione
35. Chris Hernandez	98,298		77.8	Chris Hernandez	Scott Smith
36. Innocent Okeke	98,119		65.6	Innocent Okeke	Matt Blumert
37. Larry Wright	98,070		73.7		Robert Patterson
38. Carl Boldon	97,852		66.4	Charles Todd	Scott Smith
39. Robert Ulreich	97,781		75.1	Roger Johnson	Jatoft-Foti
40. Francisco Perez	97,467		68.9	Jeffrey Dinocento	Eric Giglione
41. Douglas Zigby	97,058		85.6		Joshua Chalom
42. Scott Kangas	96,681		74.6	Wendell Bangs	Rick Altig
43. Allen Green	96,357		74.9		Richard Rutt
44. David Jackson	96,072		71.7		Tom Williams
45. Steve Foti	95,234		65.7	Steve Foti	Jatoft-Foti
46. DeMario Cooper	95,214		70.8	DeMario Cooper	Geneser-Bitman
47. Eric Tuttobene	95,186		75.9	Paul Rumbuc	Durhon Oldham
48. Samuel Cohen	95,172		69.0	Robert Delesky	Eric Giglione
49. Leslie Taylor	94,712		77.7	Leslie Taylor	Geneser-Bitman
50. Andrew Fike	94,498		81.9	Andrew Fike	Williams-Williams

<sup>A</sup> Percentage of Net to Gross

MONETARY DONATIONS

American Income Life

- Donated \$2,500 to the Coalition of Labor Union Women in Washington, D.C.

Matt Blumert Agency

- Contributed \$450 to the Plumbers and Steamfitters UA Local 486 annual golf tournament.
- Donated \$500 to the AFL-CIO Community Services Golf Classic.
- Contributed \$250 to the Washington AFL-CIO Labor Council benefiting the Emergency Assistance Fund.

Eric Giglione Agency

- Contributed \$409 to the *Making Strides Against Breast Cancer* event hosted by the American Cancer Society.

Jatoft-Foti Agency

- Gave \$200 to the Contra Costa Labor Council dinner.
- Contributed \$30 to the ILWU FSC East Bay meeting.
- Gave \$235 to the Joint Council of Teamsters No. 38.
- Donated \$250 to the Monterey Bay CLC AFL-CIO.
- Gave \$50 to the C.O.O.L. Valley Labor luncheon.
- Gave \$375 to the Sacramento Central Labor Council.
- Contributed \$2,000 to the San Francisco Labor Council.
- Donated \$5,000 to the International Laborers 270.
- Contributed \$250 to the Health Care Workers 250.

Ramin Kouladji Agency

- Gave \$300 to CUPE 1028 for strike support.
- Donated \$120 to NAPE.
- Gave \$100 to the SMW.

American Income Life

- Participated in the first National Meeting of the Alliance for Retired Americans.

Matt Blumert Agency

- Donated two dozen dolls to the AFL-CIO holiday basket give-away.
- Donated 24 cases of food to the Baltimore AFL-CIO holiday food drive.

Chris Lafond Agency

- Donated a barbecue to IAM District Local 7.
- Participated in a Labor meeting with the state governor.

Ramin Kouladji Agency con't

- Donated \$100 to the Cosmetology Association.
- Contributed \$100 to the ACTWU.

Chris Lafond Agency

- Gave \$1,000 to the Omaha Federation of Labor.
- Donated \$500 to the Teamsters Local 554.
- Contributed \$1,250 to the Iowa AFL-CIO.

Joseph Manone Agency

- Gave \$100 to the Teamsters Local 662.

Durhon Oldham Agency

- Contributed \$5,000 to a union radio program.
- Donated \$800 to the Buffalo AFL-CIO golf outing.
- Gave \$1,600 to the AFL-CIO blue book directory.
- Contributed \$1,900 to UAW District 9.
- Gave \$3,500 to the New York State Building & Trades.

Guy Rouelle Agency

- Donated \$100 to the USWA No. 4 for President Fred McGrath's Christmas Fund.
- Contributed \$20 to the Toy Joy drive in Vermont.

David Zophin Agency

- Donated \$450 to the Hartford Central Labor Council to help union families during the holidays.

**Total \$29,439**

OTHER DONATIONS

Durhon Oldham Agency

- Created the Buffalo AFL-CIO and the Rochester/Genesee Valley Web sites.

- Donated water and food bank items to the community's local unions.

Guy Rouelle Agency

- Donated Christmas baskets through the Iron Workers to be distributed to local union families.

David Zophin Agency

- Donated food to the IUE/CWA 81266 during their five-month strike against Fenn Manufacturing.



## RETENTION BONUS

QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT
Marion Underwood	Scott Smith	\$5,032	Harold Cowden	Vic Hancock	\$1,820
Jim Bianchi	Durham Oldham	\$4,832	Cal Bogart	Larry Geneser	\$1,597
Timothy Cruise	Scott Smith	\$4,710	Maia Prullt	Hurst Kopp	\$1,588
Rajeev Arora	Rick Altig	\$4,330	Frederick Hadaya	Durham Oldham	\$1,575
David Mah	Rick Altig	\$3,822	Chris Gurschke	Rick Altig	\$1,573
Carla Miller	Chris Lafond	\$3,809	Eunice Wallace	Steve Friedlander	\$1,572
Ruben Soberanee	Jatoff-Foti	\$3,801	Albert DiMarco	Rick Altig	\$1,563
Matthew Wolfanger	Durham Oldham	\$3,348	Ivan Pichugin	Rick Altig	\$1,557
Kim Wilhelm	Rick Altig	\$2,988	Michael Kolasa	Matt Blumert	\$1,544
Lance Brown	Cohen-Hartman	\$2,972	Travis Vandenberghe	Rick Altig	\$1,544
David Wang	Scott Smith	\$2,693	Heather Baus	Rick Altig	\$1,528
Al-Karim Walji	Rick Altig	\$2,587	Benson Kim	Rick Altig	\$1,526
Ramin Maghsoud	Vlad Basov	\$2,576	Kirk Kupsky	Geneser-Bitman	\$1,509
Robert Ulreich	Jatoff-Foti	\$2,584	Telly Peart	Eric Giglione	\$1,509
Brian Bowers	Eric Giglione	\$2,427	Kim Smith	Durham Oldham	\$1,500
Douglas Zigby	Josh Chalom	\$2,424	Mary Ann Gaelic	Steve Friedlander	\$1,497
Leslie Banton	Rick Altig	\$2,415	Michael Perkins	Jatoff-Foti	\$1,483
Robert Wagers	Ali Shahrak	\$2,408	Jeffrey Robinson	Scott Smith	\$1,473
Eddie Norman	Scott Smith	\$2,408	Tracy McNallan	Rick Altig	\$1,469
Nannette Troutman	Rick Altig	\$2,396	John Baloun	Rick Altig	\$1,459
Sherry Carvin	Larry Geneser	\$2,389	Derek Brown	Tyrone Conard	\$1,452
Dean Besucaga	Larry Geneser	\$2,220	Andrew Fike	Williams-Williams	\$1,445
Maurice Davies	Steve Friedlander	\$2,132	Julie Wells	Vlad Basov	\$1,439
John Rice	Jatoff-Foti	\$2,091	Jennifer Schnarr	Marc Morton	\$1,439
Celia Questin	Rick Altig	\$2,075	Michael Thomas	Robert Smith	\$1,432
Innocent Okeke	Matt Blumert	\$2,055	James Woodruff	Larry Geneser	\$1,431
James Lawrence	Eric Giglione	\$2,050	Jay Sidars	Mike Jones	\$1,411
Donald Spence	Ramin Kouladji	\$2,040	Chris Hernandez	Scott Smith	\$1,411
Alfred Brenner	Jatoff-Foti	\$2,040	Bret Fels	Geneser-Bitman	\$1,405
Hugo Rust	Jatoff-Foti	\$1,974	London Burnett	James Surace	\$1,404
James Dattilo	Marc Zipper	\$1,972	Vanessa Christian	Larry Geneser	\$1,403
Rakesh Rakhi	Giglione-Brister	\$1,966	Robert Olive	Scott Smith	\$1,393
Francisco Perez	Eric Giglione	\$1,944	Thomas Tulawiecki	Durham Oldham	\$1,381
Larry Lozano	Jatoff-Foti	\$1,940	Leandrew Alexander	Bill Jennings	\$1,378
Jennifer Baron	Tom Williams	\$1,926	Dino Amato	Eric Giglione	\$1,377
Kelly McDonald	Jatoff-Foti	\$1,912	Tracy Haden	Kevin Pawlowski	\$1,370
Charlie Walpouri	Steve Friedlander	\$1,899	Nell Zeigler	Dennis Ishler	\$1,367
Scott Bellin	Rick Altig	\$1,866	Kouassi Applah	Rick Altig	\$1,361
Joey Kennedy	Rick Altig	\$1,866	Patrick Coughlin	Rick Altig	\$1,357
David Ragland	Matt Blumert	\$1,857	Stefan Reynolds	Steve Friedlander	\$1,349
Craig Nugara	Rick Altig	\$1,845	Eric Topper	Ali Shahrak	\$1,342
David Tubbin	Rick Altig	\$1,836	Betty Muldrow	Larry Geneser	\$1,341
Edwin Jammer	Kevin Pawlowski	\$1,824	Robert Rusao	Rick Altig	\$1,330
Eddie Dhillon	Scott Smith	\$1,824	Curt Snow	Jatoff-Foti	\$1,328
Benajah Prior	Rick Altig	\$1,823	David Williams	David Kohler	\$1,308
Benjamin Gibbs	Geneser-Bitman	\$1,818	Allan Green	Richard Rutt	\$1,299
Michael Ham	Williams-Williams	\$1,810	Michael Rizzo	Eric Giglione	\$1,286
Vadim Gazanchyan	Larry Geneser	\$1,793	Glen Sylvester	Tyrone Conard	\$1,280
Kobina Sekyi	Joseph Manone	\$1,786	Joshua Goodman	Bill Jennings	\$1,275
Douglas Bauknacht	Rick Altig	\$1,785	George Sturge	Ramin Kouladji	\$1,273
Christa Grantham	Vic Hancock	\$1,779	David Laggan	Ross Boles	\$1,270
Adrienne Ross	Steve Friedlander	\$1,771	Ernest Tee	Jatoff-Foti	\$1,268
Jack Seitz	Ross Boles	\$1,744	Terrence Hearn	Eric Giglione	\$1,266
Justin Anderson	Marcellus Adams	\$1,735	Chris Mackay	Ali Shahrak	\$1,266
Stacey Wall	Eric Giglione	\$1,883	Tomas Thundylil	Geneser-Bitman	\$1,257
Patrick Duray	Rick Altig	\$1,878	Hai Herman	Durham Oldham	\$1,255
Dorian Oldham	Durham Oldham	\$1,875	Roger Hotz	Rick Altig	\$1,255
Scott Remmey	Eric Giglione	\$1,875	Gregory Engrav	Joseph Manone	\$1,245
Eric Guirin	Ali Shahrak	\$1,866	Bradley Kincaid	Rick Altig	\$1,243
Ken Booze	Vlad Basov	\$1,844	Paul DaSilva	Giglione-Brister	\$1,237
Tosha McQueary	Geneser-Bitman	\$1,843	James Schneider	Scott Smith	\$1,237
Jessica Bergren	Rick Altig	\$1,839	Benjamin Mancillas	Joseph Manone	\$1,236
Eric Tutobene	Durham Oldham	\$1,838	Teddence Bailey	Richard Rutt	\$1,231
Mark Bleier	Gary Bleier	\$1,834	Kimberly Fager	Larry Geneser	\$1,213
Roland Parker	Tom Williams	\$1,623	Byron Fletcher	Guy Rouelle	\$1,213

QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT
Vedran Pipinic	Richard Rutt	\$1,212	Richard Rutt	Richard Rutt	\$1,212
Brodie Kristansen	Rick Altig	\$1,203	Rick Altig	Rick Altig	\$1,203
Scott Georger	Durham Oldham	\$1,200	Durham Oldham	Durham Oldham	\$1,200
Lesley Hunt	Bill Jennings	\$1,198	Bill Jennings	Bill Jennings	\$1,198
Marcus Bautista	Giglione-Brister	\$1,198	Giglione-Brister	Giglione-Brister	\$1,198
Stephen Flecker	Richard Rutt	\$1,197	Richard Rutt	Richard Rutt	\$1,197
Dana Spohn	Rick Altig	\$1,195	Rick Altig	Rick Altig	\$1,195
Francisco Ponce	Matt Blumert	\$1,194	Matt Blumert	Matt Blumert	\$1,194
Russel Lowery	Larry Geneser	\$1,188	Larry Geneser	Larry Geneser	\$1,188
Preeli Sahgal	Josh Chalom	\$1,181	Josh Chalom	Josh Chalom	\$1,181
Breiden Deternmann	Vlad Basov	\$1,176	Vlad Basov	Vlad Basov	\$1,176
Barnard Foster	Geneser-Bitman	\$1,174	Geneser-Bitman	Geneser-Bitman	\$1,174
Charles Paclik	Geneser-Bitman	\$1,174	Geneser-Bitman	Geneser-Bitman	\$1,174
Sylvia Johnson	Tyrone Conard	\$1,173	Tyrone Conard	Tyrone Conard	\$1,173
Timothy Houser	Durham Oldham	\$1,168	Durham Oldham	Durham Oldham	\$1,168
Ronald Bagley	Richard Rutt	\$1,168	Richard Rutt	Richard Rutt	\$1,168
David Thomas	Durham Oldham	\$1,165	Durham Oldham	Durham Oldham	\$1,165
Steven Morey	Scott Smith	\$1,165	Scott Smith	Scott Smith	\$1,165
Steve Fujitani	Rick Altig	\$1,163	Rick Altig	Rick Altig	\$1,163
Samuel Cohen	Eric Giglione	\$1,159	Eric Giglione	Eric Giglione	\$1,159
Thomas Reddoch	Kevin Pawlowski	\$1,157	Kevin Pawlowski	Kevin Pawlowski	\$1,157
James Osio	Durham Oldham	\$1,147	Durham Oldham	Durham Oldham	\$1,147
Lea Kent	Rick Altig	\$1,145	Rick Altig	Rick Altig	\$1,145
Michael Stanford	Marcellus Adams	\$1,142	Marcellus Adams	Marcellus Adams	\$1,142
Donald Bouchard	Durham Oldham	\$1,141	Durham Oldham	Durham Oldham	\$1,141
Jamey Wallace	Scott Smith	\$1,139	Scott Smith	Scott Smith	\$1,139
Leslie Bernard	Durham Oldham	\$1,139	Durham Oldham	Durham Oldham	\$1,139
Iulia Iordachescu	Shashi Parekh	\$1,137	Shashi Parekh	Shashi Parekh	\$1,137
Alfred O'Connor	Durham Oldham	\$1,135	Durham Oldham	Durham Oldham	\$1,135
Christopher Cluph	Rick Altig	\$1,135	Rick Altig	Rick Altig	\$1,135
John Chamblee	Wittenbach-Ostrovsky	\$1,133	Wittenbach-Ostrovsky	Wittenbach-Ostrovsky	\$1,133
Michael Czopek	Eric Giglione	\$1,121	Eric Giglione	Eric Giglione	\$1,121
Moneesha Smith	Eric Giglione	\$1,114	Eric Giglione	Eric Giglione	\$1,114
Charles Todd	Scott Smith	\$1,099	Scott Smith	Scott Smith	\$1,099
Andrew Torres	Altig-Martyr	\$1,091	Altig-Martyr	Altig-Martyr	\$1,091
Elizabeth Mallon	Williams-Williams	\$1,089	Williams-Williams	Williams-Williams	\$1,089
Karlton Roberts	Eric Giglione	\$1,081	Eric Giglione	Eric Giglione	\$1,081
Shamshinder Sidhu	Rick Altig	\$1,077	Rick Altig	Rick Altig	\$1,077
Waldemar Jonsson	Rick Altig	\$1,077	Rick Altig	Rick Altig	\$1,077
Scott Kangas	Rick Altig	\$1,074	Rick Altig	Rick Altig	\$1,074
Alex Roland	Chris Lafond	\$1,064	Chris Lafond	Chris Lafond	\$1,064
Gregory Siard	Durham Oldham	\$1,060	Durham Oldham	Durham Oldham	\$1,060
Roberta Kenniston	Rick Altig	\$1,058	Rick Altig	Rick Altig	\$1,058
Arthur Westergren	Tom Williams	\$1,051	Tom Williams	Tom Williams	\$1,051
Todd Wishev	David Cohen	\$1,045	David Cohen	David Cohen	\$1,045
Chris Georgiades	Eric Giglione	\$1,043	Eric Giglione	Eric Giglione	\$1,043
David Jackson	Tom Williams	\$1,035	Tom Williams	Tom Williams	\$1,035
Daryl Kenney	Scott Smith	\$1,028	Scott Smith	Scott Smith	\$1,028
Jacques Dupuis	Rick Mansfield	\$1,023	Rick Mansfield	Rick Mansfield	\$1,023
Michael Tranum	Robert Hughes	\$1,020	Robert Hughes	Robert Hughes	\$1,020
Odessa Omoroghomwan	Jatoff-Foti	\$1,018	Jatoff-Foti	Jatoff-Foti	\$1,018
Karen Eby	Scott Smith	\$991	Scott Smith	Scott Smith	\$991
Bradley Kulak	Durham Oldham	\$984	Durham Oldham	Durham Oldham	\$984
Paul Krase	Matt Blumert	\$961	Matt Blumert	Matt Blumert	\$961
Jared Starman	Geneser-Bitman	\$979	Geneser-Bitman	Geneser-Bitman	\$979
Susanne Munro	Durham Oldham	\$974	Durham Oldham	Durham Oldham	\$974
Philip Prata	Eric Giglione	\$971	Eric Giglione	Eric Giglione	\$971
Dmitry Goncharuk	Vlad Basov	\$968	Vlad Basov	Vlad Basov	\$968
Stephen Tran	Jatoff-Foti	\$961	Jatoff-Foti	Jatoff-Foti	\$961
Evanne McKenzie	Steve Friedlander	\$960	Steve Friedlander	Steve Friedlander	\$960
Sharon Nigota	Eric Giglione	\$958	Eric Giglione	Eric Giglione	\$958
Katheryn Morschl	Larry Geneser	\$952	Larry Geneser	Larry Geneser	\$952
Robert Williamson	Wittenbach-Ostrovsky	\$950	Wittenbach-Ostrovsky	Wittenbach-Ostrovsky	\$950
Regina Arnold	Alan Jennings	\$947	Alan Jennings	Alan Jennings	\$947
Raymond Lau	Rick Altig	\$946	Rick Altig	Rick Altig	\$946

QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT
Alan Reyes	Nick Nitkowski	\$929	Nick Nitkowski	Nick Nitkowski	\$929
Andrew Hook	Rick Altig	\$915	Rick Altig	Rick Altig	\$915
Benjamin Vanfossen	Scott Smith	\$893	Scott Smith	Scott Smith	\$893
Clifton Spears	Larry Geneser	\$878	Larry Geneser	Larry Geneser	\$878
Frank Rosello	Ed Orell	\$874	Ed Orell	Ed Orell	\$874
Jonathan Rischiedi	Giglione-Brister	\$872	Giglione-Brister	Giglione-Brister	\$872
Jefferson Yupiter	Rick Altig	\$871	Rick Altig	Rick Altig	\$871
Robert Hunt	Ramin Kouladji	\$868	Ramin Kouladji	Ramin Kouladji	\$868
John Clark	Durham Oldham	\$864	Durham Oldham	Durham Oldham	\$864
Todd Johnston	Ramin Kouladji	\$864	Ramin Kouladji	Ramin Kouladji	\$864
Jarrod Taylor	Rick Altig	\$859	Rick Altig	Rick Altig	\$859
Edward Daley	Giglione-Brister	\$859	Giglione-Brister	Giglione-Brister	\$859
Lester Denley	Wittenbach-Ostrovsky	\$855	Wittenbach-Ostrovsky	Wittenbach-Ostrovsky	\$855
Michael Snow	Rick Altig	\$855	Rick Altig	Rick Altig	\$855
Robert Petersen	Joseph Manone	\$853	Joseph Manone	Joseph Manone	\$853
Steven Johnson	Giglione-Brister	\$853	Giglione-Brister	Giglione-Brister	\$853
Joseph Guerreschi	Durham Oldham	\$852	Durham Oldham	Durham Oldham	\$852
Karl White	David Zophin	\$851	David Zophin	David Zophin	\$851
William Thompson	Vic Hancock	\$850	Vic Hancock	Vic Hancock	\$850
Kevin Leonard	Scott Smith	\$848	Scott Smith	Scott Smith	\$848
Terri Price	Rick Altig	\$848	Rick Altig	Rick Altig	\$848
Jenna Quaring	Rick Altig	\$843	Rick Altig	Rick Altig	\$843
Rachelle Rembert	Marc Morton	\$841	Marc Morton	Marc Morton	\$841
Joseph Amooch	Eric Giglione	\$838	Eric Giglione	Eric Giglione	\$838
Larry Malitz	David Zophin	\$837	David Zophin	David Zophin	\$837
Robert Bingham	Richard Rutt	\$833	Richard Rutt	Richard Rutt	\$833
Carlos Espinel	Marc Zipper	\$834	Marc Zipper	Marc Zipper	\$834
Michael McDonald	Jatoff-Foti	\$832	Jatoff-Foti	Jatoff-Foti	\$832
Bryce Nielson	Marcellus Adams	\$832	Marcellus Adams	Marcellus Adams	\$832
Michael Lau	Rick Altig	\$829	Rick Altig	Rick Altig	\$829
Megan Gordon	Tim Schroeder	\$825	Tim Schroeder	Tim Schroeder	\$825
Carl Boldon	Scott Smith	\$824	Scott Smith	Scott Smith	\$824
Stephen Akay	Scott Smith	\$819	Scott Smith	Scott Smith	\$819
John Lising	Rick Altig	\$809	Rick Altig	Rick Altig	\$809
Kenton Blandford	Ramin Kouladji	\$808	Ramin Kouladji	Ramin Kouladji	\$808
Judith Soriano	Richard Rutt	\$801	Richard Rutt	Richard Rutt	\$801
Thaddeus Noland	Larry Geneser	\$793	Larry Geneser	Larry Geneser	\$793
Bradley Brown	Eric Giglione	\$793	Eric Giglione	Eric Giglione	\$793
Scott Svoboda	Chris Lafond	\$792	Chris Lafond	Chris Lafond	\$792
Monique Love	Rick Altig	\$790	Rick Altig	Rick Altig	\$790
Carrie Taylor	Bill Jennings	\$789	Bill Jennings	Bill Jennings	\$789
James McGowan	Altig-Martyr	\$789	Altig-Martyr	Altig-Martyr	\$789
Kobie Samuels	Scott Smith	\$788	Scott Smith	Scott Smith	\$788
Donavan Locklear	Ali Shahrak	\$788	Ali Shahrak	Ali Shahrak	\$788
Catherine Clarke	Steve Friedlander	\$787	Steve Friedlander	Steve Friedlander	\$787
Evan Filipek	James Surace	\$787	James Surace	James Surace	\$787
Shari Goodstem	Eric Giglione	\$787	Eric Giglione	Eric Giglione	\$787
Joseph O'Connor	Eric Giglione	\$785	Eric Giglione	Eric Giglione	\$785
Jonathan Peele	Ali Shahrak	\$784	Ali Shahrak	Ali Shahrak	\$784
Jeffrey Mercer	Ed Orell	\$783	Ed Orell	Ed Orell	\$783
Dan Simperingham	Steve Friedlander	\$783	Steve Friedlander	Steve Friedlander	\$783
Patricia Campbell	Tom Williams	\$782	Tom Williams	Tom Williams	\$782
Randy Mandell	Bill Jennings	\$781	Bill Jennings	Bill Jennings	\$781
Rosario Aguilar	Jatoff-Foti	\$778	Jatoff-Foti	Jatoff-Foti	\$778
Samuel James	Wittenbach-Ostrovsky	\$775	Wittenbach-Ostrovsky	Wittenbach-Ostrovsky	\$775
Diana Fenrich	Joseph Manone	\$772	Joseph Manone	Joseph Manone	\$772
Rajbala Pandya	Josh Chalom	\$761	Josh Chalom	Josh Chalom	\$761
Brian Logee	Jatoff-Foti	\$711	Jatoff-Foti	Jatoff-Foti	\$711
Dale Cheney	Altig-Martyr	\$687	Altig-Martyr	Altig-Martyr	\$687
David Pichta	Matt Blumert	\$683	Matt Blumert	Matt Blumert	\$683
Robert Pomerleau	Rick Mansfield	\$682	Rick Mansfield	Rick Mansfield	\$682
Kelly McClain	Vic Hancock	\$659	Vic Hancock	Vic Hancock	\$659
John Williams	Geneser-Bitman	\$655	Geneser-Bitman	Geneser-Bitman	\$655
Sherry Callaghan	Rick Altig	\$654	Rick Altig	Rick Altig	\$654
Thomas Morgan	Larry Geneser	\$654	Larry Geneser	Larry Geneser	\$654

QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT
Jason Mollo	David Zophin	\$654	David Zophin	David Zophin	\$654
Thomas Hanson	Marc Zipper	\$652	Marc Zipper	Marc Zipper	\$652
Derek Palmer	Marcellus Adams	\$652	Marcellus Adams	Marcellus Adams	\$652
Brandon Hodges	Rick Altig	\$652	Rick Altig	Rick Altig	\$652
Shirley Henson	Geneser-Bitman	\$651	Geneser-Bitman	Geneser-Bitman	\$651
Crystal Sessions	Ali Shahrak	\$643	Ali Shahrak	Ali Shahrak	\$643
Malcolm McCall	Nick Nitkowski	\$639	Nick Nitkowski	Nick Nitkowski	\$639
Jeffrey Ahrens	Durham Oldham	\$638	Durham Oldham	Durham Oldham	\$638
Ryan Blackard	Chris Lafond	\$637	Chris Lafond	Chris Lafond	\$637
Tim Lilly	Hurst Kopp	\$636	Hurst Kopp	Hurst Kopp	\$636
Alain Degrace	Ramin Kouladji	\$635	Ramin Kouladji	Ramin Kouladji	\$635
Brian Schreiter	Nick Nitkowski	\$635	Nick Nitkowski	Nick Nitkowski	\$635
Derek Laney	Larry Geneser	\$635	Larry Geneser	Larry Geneser	\$635
Thomas Young	Bill Jennings	\$634	Bill Jennings	Bill Jennings	\$634
Randy Clam					



## SUPERVISING AGENTS



1. Eric Topper  
Raleigh, NC



2. Dustin Raaum  
Crystal, MN



3. Joshua Goodman  
Denver, CO

### All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

### All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

### November Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Eric Topper	\$35,875	\$45,969	89		5	Ladislav Lesanek	Ali Shahrak
2. Dustin Raaum	29,168	31,967		78.6	7	Wesley Bangs	Rick Altig
3. Joshua Goodman	22,509	22,509	96		2		Bill Jennings
4. Roberta Kenniston	20,100	19,736	83		5	David Tubbin	Rick Altig
5. Heather Baus	19,641	19,380	89		1	Jason Danielson	Rick Altig

### All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

### All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Susan Schweitzer	\$99,346	\$169,117		79.1	2	Wendell Bangs	Rick Altig
2. Tracy McNallan	94,584	144,354		76.1	1	Wendell Bangs	Rick Altig
3. Darren Brink	79,012	115,563	80		6	Nickolay Gusev	Vlad Basov
4. Eric Topper	72,952	105,745	89		5	Ladislav Lesanek	Ali Shahrak
5. Todd Faulkner	65,939	102,367	81		7	Ladislav Lesanek	Ali Shahrak

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

## GENERAL AGENTS



1. Francisco Perez  
Edison, NJ



2. Michael Pellicciotta  
Edison, NJ



3. Gary McClanahan  
Kansas City, MO



4. Joshua Robinson  
Swansea, IL



5. Samuel James  
Ridgeland, MS

### All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

### All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

### November Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Francisco Perez	\$38,505	\$50,656		70.4	10	Jeffrey Dinocento	Eric Giglione
2. Michael Pellicciotta	31,098	33,954	91		7	Marc Rosen	Eric Giglione
3. Gary McClanahan	30,410	35,578	89		3	Patrick Shehan	Larry Geneser
4. Joshua Robinson	30,112	36,984		65.2	4	Leslie Taylor	Geneser-Bitman
5. Samuel James	29,775	36,816		69.8	7		Wittenbach-Ostrovsky
6. Jim Bianchi	29,716	53,877		87.0	4	Paul Rumbuc	Durhon Oldham
7. Maurice Davies	28,143	40,495		71.7	3	Roger Geering	Steve Friedlander
8. Eric Grier	26,176	28,939	91		5	David Hausman	Eric Giglione
9. Lori Boynton	25,249	25,249	85		8	Wendell Bangs	Rick Altig
10. Kevin Leonard	24,233	31,925	84		4	Marlon Underwood	Scott Smith

### All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

### All Time Record to Beat

YTD: \$864,620 Net ALP

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Samuel James	\$282,743	\$360,287		69.8	7		Wittenbach-Ostrovsky
* 2. Jim Bianchi	233,604	372,703		87.0	4	Paul Rumbuc	Durhon Oldham
* 3. Francisco Perez	209,614	306,502		70.4	10	Jeffrey Dinocento	Eric Giglione
* 4. Joshua Robinson	186,229	288,501		65.2	4	Leslie Taylor	Geneser-Bitman
* 5. Jeffrey Ravnitzky	181,258	232,711		77.9	2	Israel Pena	Tom Williams
6. Hal Herman	166,619	255,466		79.5	2	Paul Rumbuc	Durhon Oldham
7. James Boucher	162,940	224,225		78.2	3	William Cook	Tom Williams
8. Dorian Oldham	158,145	228,794		78.8	3	Paul Rumbuc	Durhon Oldham
9. Gregory Jeffers	145,341	211,005	85		2	David Hausman	Eric Giglione
10. Gary Selesky	144,637	215,219		68.1	5	Steven Jakubczak	Scott Smith

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.



## MASTER GENERAL AGENTS



**1. Paul Rumbuc**  
Rochester, NY



**2. David Hausman**  
Edison, NJ



**3. Leslie Taylor**  
Swansea, IL



**4. Steven Greer**  
Rochester, NY



**5. Marc Rosen**  
Edison, NJ



**6. Jeffrey Dinocento**  
Edison, NJ



**7. Roger Geering**  
Auckland, NZ



**8. Ladislav Lesanek**  
Raleigh, NC



**9. Patrick Shehan**  
Kansas City, MO



**10. Brian Traboulay**  
Burnaby, BC

## MASTER GENERAL AGENTS

### November Production

All Time Record to Beat  
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat  
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$118,668	\$200,767		80.5	23	Durhon Oldham
2. David Hausman	89,917	121,346		66.0	22	Eric Giglione
3. Leslie Taylor	78,687	98,213		71.9	11	Geneser-Bitman
4. Steven Greer	75,960	83,430		82.6	10	Durhon Oldham
5. Marc Rosen	72,641	77,769		72.8	15	Eric Giglione
6. Jeffrey Dinocento	69,259	105,837		69.7	21	Eric Giglione
7. Roger Geering	66,555	91,496		72.4	11	Steve Friedlander
8. Ladislav Lesanek	58,881	58,881		66.4	8	Ali Shahrak
9. Patrick Shehan	56,923	76,665		66.2	9	Larry Geneser
10. Brian Traboulay	55,628	55,769		72.8	10	Rick Altig
11. Eric Neal	53,476	58,292		66.1	16	Geneser-Bitman
12. Dennis Kelleher	52,713	51,682	83		10	Giglione-Brister
13. Gregory Partee	51,818	65,417		69.7	12	Vic Hancock
14. Steven Lee	51,814	67,936		76.3	14	Rick Altig
15. Jason Danielson	49,889	53,244		77.1	9	Rick Altig
16. Jonathan Saluk	49,631	49,491		80.0	10	Richard Rutt
17. Lawrence Hauck	47,752	56,921		68.3	8	Steve Friedlander
18. Melanie Cohen	46,066	48,593		69.2	16	Giglione-Brister
19. Theodore Pappas	44,096	48,039		74.1	9	Richard Rutt
20. Wesley Bangs	43,739	49,185		70.0	10	Rick Altig

### YTD Production

All Time Record to Beat  
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat  
YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$1,462,398	\$1,927,784		80.5	23	Durhon Oldham
* 2. Jeffrey Dinocento	1,037,316	1,425,849		69.7	21	Eric Giglione
* 3. Eric Neal	992,270	1,052,230		65.1	18	Geneser-Bitman
* 4. David Hausman	904,328	1,175,969		66.0	22	Eric Giglione
* 5. Wendell Bangs	680,137	931,555		74.5	9	Rick Altig
6. David Iriye	652,921	661,543		72.4	15	David Cohen
7. John McCreary	633,811	635,907		67.6	9	Furer-Whittinghill
8. William Cook	622,579	680,764		72.9	15	Tom Williams
9. Lee Confi	581,442	686,513		73.7	13	David Cohen
10. Steven Jakubczak	550,555	744,961		73.5	10	Scott Smith
11. Steven Greer	539,386	563,978		82.6	10	Durhon Oldham
12. Doreen Ryan-Foti	529,561	1,030,181		72.4	11	Jatoft-Foti
13. Christine Hartman	521,133	958,129		70.1	9	Cohen-Hartman
14. Robert Delesky	508,222	548,709		66.6	9	Eric Giglione
15. Gregory Partee	503,312	735,255		69.7	12	Vic Hancock
16. Steven Lee	491,882	643,772		76.3	14	Rick Altig
17. Vito Pecoraro	479,870	613,703		67.6	8	Eric Giglione
18. Brandon Geneser	477,893	640,759		66.4	7	Larry Geneser
19. Theodore Pappas	477,084	521,648		74.1	9	Richard Rutt
20. Brian Traboulay	476,232	574,690		72.8	10	Rick Altig

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.



**Monthly Management Bonus**  
 65 Percent and 70 Percent MGA Contracts  
 57.5 Percent GAs Coded Under MGA

**November Bonus Qualifiers**

<b>Paul Rumbac</b> \$10,385	<b>Nickolay Gusev</b> \$3,204	<b>Wayne Hendricks</b> \$1,514	<b>Gary McClanahan</b> \$839	<b>Leanne Hughes</b> \$303
<b>Steven Greer</b> \$9,264	<b>Dan Phillips</b> \$3,066	<b>Lee Conti</b> \$1,493	<b>Bill Cook</b> \$802	<b>Anderson Louima</b> \$301
<b>Ladi Lesanek</b> \$7,497	<b>Steven Jakubczak</b> \$3,014	<b>Blair-Schurr</b> \$1,434	<b>Eric Nichols</b> \$744	<b>Carey Thompson</b> \$300
<b>Leslie Taylor</b> \$6,036	<b>Theodore Pappas</b> \$2,968	<b>Ron Howell</b> \$1,329	<b>Yumiko Yamashita</b> \$717	<b>Launy Lamar</b> \$288
<b>Lawrence Hauck</b> \$5,903	<b>Rajeev Arora</b> \$2,935	<b>Bulbinder Hayer</b> \$1,247	<b>Jim Bianchi</b> \$584	<b>Denise Bateman</b> \$278
<b>Pat Shehan</b> \$5,641	<b>Brandon Geneser</b> \$2,846	<b>Jeff Churchfield</b> \$1,222	<b>Diana Newman</b> \$583	<b>Scott Georger</b> \$276
<b>Roger Fung</b> \$5,455	<b>Steven Lee</b> \$2,810	<b>Russell Chang</b> \$1,190	<b>Gary Selesky</b> \$583	<b>Robert Olive</b> \$276
<b>Brian Traboulay</b> \$4,798	<b>Gregory Partee</b> \$2,752	<b>Jeremy Welch</b> \$1,141	<b>Joshua Robinson</b> \$513	<b>Jason Schlomann</b> \$275
<b>Roger Geering</b> \$4,779	<b>Sidney Hodgskiss</b> \$2,678	<b>David Iriye</b> \$1,101	<b>Danny VanHouten</b> \$498	<b>Robert Tooley</b> \$275
<b>David Hausman</b> \$4,716	<b>James Beck</b> \$2,629	<b>Erik Graham</b> \$1,089	<b>Rick Choptuik</b> \$486	<b>Kevin Mendizabal</b> \$271
<b>Jeffrey Dinocento</b> \$4,485	<b>Eric Neal</b> \$2,502	<b>Margaret Harrison</b> \$1,087	<b>Bruce Hennick</b> \$450	<b>James Blielnick</b> \$271
<b>Joseph Diecedue</b> \$4,100	<b>Eric Dionne</b> \$2,487	<b>Wasley Bangs</b> \$1,085	<b>Michael Pellicciotta</b> \$429	<b>James Boucher</b> \$267
<b>Vito Pecoraro</b> \$3,884	<b>Jonathan Saluk</b> \$2,421	<b>Steve Foti</b> \$1,056	<b>Mark Reddington</b> \$351	<b>Matthew Wollanger</b> \$221
<b>Marc Rosen</b> \$3,818	<b>David Melcher</b> \$2,376	<b>Francisco Perez</b> \$947	<b>Lisa Donoghue</b> \$343	<b>Hal Herman</b> \$216
<b>Jay Mullins</b> \$3,594	<b>Ilija Orlovic</b> \$2,278	<b>Israel Pena</b> \$903	<b>Edward Daley</b> \$335	<b>Dorian Oldham</b> \$196
<b>Tiffany Hunt</b> \$3,355	<b>Wendell Bangs</b> \$2,236	<b>Eric Grier</b> \$857	<b>Lori Boynton</b> \$329	<b>Andrew Rossberg</b> \$182
<b>Kevin Thornburg</b> \$3,239	<b>Robert Delesky</b> \$1,659	<b>Denard Cooper</b> \$844	<b>James Lawrence</b> \$322	
<b>Dennis Kelleher</b> \$3,211	<b>Steven Ratliff</b> \$1,516	<b>Maurice Davies</b> \$840	<b>Anthony Walthour</b> \$303	

**Total \$174,325**

**The What and The How**

A short encapsulation makes it possible to sum up the building of this magnificent institution in two words — *what* and *how*! That's the whole story, and what I hope to do, is to fill in the gaps of that story.

When I started American Income, I committed to building a company with a solid foundation — a company culture, if you will. Yet, no matter how noble the *what* was, the *how* was that much more important!

I remember, a few days after obtaining the American Income charter, I hired a young man who was energetic, enthusiastic, and excited. That day he hired a couple of Producers and brought their applications in the next morning. I said, "Great! Do they have licenses?" He said, "No, but we're going to get them. Of course, no one is going to know if we don't." Well, I took the business, but that night I didn't sleep.

I called this young man in the next morning and said, "Take these applications back. We will not submit them. After these Producers are licensed, then — and only then — will we accept the business." The young man looked up at me and replied, "Mr. Rapoport, this is the company where I want to have my future. I know what you want — to build a company — but what is so exciting is that you care *how* it is built."

At that moment All was committed to both the *what* and the *how*!

You never do anything alone. We were struggling in those early days, and I realized for people with my background going door-to-door was acceptable. However, it then came quickly to mind, what was acceptable for me may no longer be appropriate. Therefore, let me tell you some of the ingredients that went into the *what* and the *how*.

I met an insurance professional one day who said, "You know, I'm trying to work with a union, but I just can't break into that market." At that point, a flash came. My whole background, from the day I was born, was embedded in unions. These people had to have a place to go!

That is when I went to the unions and said I wanted American Income to be *the* union company. Everybody in the company, from the Producer who does the selling to the clerk who issues

the policies is going to be a union member. These union leaders looked at me and said, "Are you serious?" I said, "Yes, I am. But you have to understand, we're not able to compete with the giants. We're going to be dealing with blue-collar folks and we're going to be selling smaller policies." They said, "We understand. Just be sure you're union through and through."

Finally, or at least it seemed so to me, we were set. We had the market, and from that point on, All began to explode.

We wanted to build a big company, but *how* we did it was more important than *if* we did. Our promise then, was a promise which has been fulfilled, and we have been supported in every effort to promote unionism. To this day, the entire strength of American Income is predicated on that irrefutable commitment.

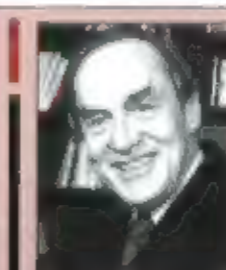
We wanted to be innovative in a lot more ways than just the market however. I wanted our Producers to know they were in business for themselves. Why? Because they had the opportunity to have vested renewals, to be continually paid for each original effort they put forth. There were a lot of skeptics who did not believe this was possible. But we proved it was, day in and day out.

To this day, there are many families who receive renewals from American Income. Ten, fifteen, twenty, and even, thirty years, those checks keep rolling in from those renewals. We showed

everyone *how* it was possible for every Producer to be in business for themselves.

The *what* and the *how* made it possible for Producers to dream big and implement realistically. Without much investment on their part, they were able to build an estate. Their investment was their effort, and sweat, plus a mind receptive to new ideas. I believed it then, and I believe it today.

In the same way, when we recruit at American Income, we want those who come believing they have more opportunity at All than they have anywhere else. This isn't something that we talk about. It isn't something we pound our chests about. It is something which is personified by the thousands of people who have had the joy of being a part of American Income. Has everyone been successful? Of course not. Why? Well, they either have missed on the *what* or were not willing to acknowledge the *how*!



FROM THE DESK OF:

**Bernard Rapoport**  
 Founder &  
 Chairman Emeritus

"Your challenge and mine, is to have such total commitment to the *what* and the *how*!"

— Bernard Rapoport



## STATE GENERAL AGENTS



Eric Giglione

Category I	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Eric Giglione	\$370,278	\$168,000	220	\$509,398		68.7	\$4,702,977	\$1,848,000	254	\$6,015,015
Larry Geneser	215,533	108,000	200	286,906		64.6	2,668,880	1,200,000	222	3,375,303
Rick Altig	822,812	468,000	176	1,310,805		69.5	8,589,615	5,076,000	169	13,430,137



Durhon Oldham

Category II	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Durhon Oldham	\$194,628	\$72,000	270	\$284,198		80.5	\$1,838,512	\$792,000	232	\$2,282,141
Giglione-Brister	115,052	84,000	137	137,940		69.2	812,414	576,000	141	990,186



Tom Williams

Category III	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Tom Williams	\$97,705	\$60,000	163	\$152,662		71.3	\$1,573,627	\$660,000	238	\$2,205,823
Vic Hancock	89,331	60,000	149	111,062	86		401,796	240,000	167	513,719
Allan Jennings	67,651	60,000	113	66,774		67.8	838,927	516,000	124	761,820
Marc Morton	67,509	60,000	113	98,737		71.8	1,068,615	660,000	162	1,400,237

## STATE GENERAL AGENTS



Larry Geneser & Slav Bitman

Category IV	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Geneser-Bitman	\$174,833	\$48,000	364	\$224,022		65.5	\$2,188,493	\$432,000	507	\$2,647,203
Steve Friedlander	128,492	48,000	268	169,880		69.5	1,098,923	528,000	208	1,421,563
William Jennings	104,831	48,000	218	131,650		73.2	1,112,501	528,000	211	1,394,455
Wittenbach-Ostrovsky	65,370	48,000	136	72,555		67.6	735,080	516,000	142	784,289
Nick Nitkowski	57,361	48,000	120	62,426		64.7	407,265	348,000	117	503,890
Chris Lafond	53,555	48,000	112	85,557		71.6	748,339	480,000	156	1,053,958



Rick Altig & Alan Martyn

Category V	NOVEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Altig-Martyn	\$74,538	\$36,000	207	\$95,776		68.3	\$740,709	\$396,000	187	\$902,165
Marcellus Adams	67,261	36,000	187	68,928	97		67,261	36,000	187	68,928
Ramin Kouladji	64,018	36,000	178	104,599		67.5	477,914	396,000	121	852,269
Robert Hughes	36,720	36,000	102	42,633	88		172,181	108,000	159	201,339

## NEW STATE GENERAL AGENTS



Gary & Lori Williams

Gary and Lori have been promoted to SGA partners in Georgia. They were formerly with the Altig Agency. They bring a total of 14 years of experience to their new SGA post.

*Congratulations Lori & Gary!*



Eric Neal

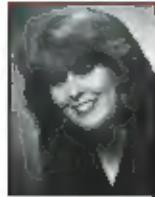
Eric has been promoted to SGA in San Antonio. Eric was formerly a Master General Agent with the Geneser-Bitman Agency. He has been with AIL since October 2000.

*Congratulations Eric!*



## PR REPRESENTATIVES

### PR Manager



Debbie Enstedt  
Winnipeg, MB

### Category A:



Rona Spano  
Woodridge, IL



Timothy Farr  
Southfield, MI

### Category B:



Darrell Dorey  
Halifax, NS



Casandra Robinson  
London, ON

### Category C:



Roy Jessome  
Halifax, NS



Darrell Dorey  
Halifax, NS

## PR REPRESENTATIVES

### November Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	17,456	Rick Altig
2. Charles Hill	4,722	Jatoft-Foti
3. Al Wall	3,004	Joshua Chalom

### All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Rona Spano	3,958	Scott Smith
2. Timothy Farr	3,790	Scott Smith
3. Manon Brulotte	3,030	Rick Altig
4. Al Wall	2,998	Joshua Chalom
5. Gabriela Berloni	2,994	Joshua Chalom

Category B	No. Cards	SGA
1. Darrell Dorey	2,073	Ramin Kouladji
2. Casandra Robinson	1,970	Altig-Martyn
3. William Verbeter	1,554	Joseph Manone
4. Kenneth Altizer	1,099	Marc Morton
5. John Wagner	1,080	Ross Boles

### All Time PR Group Production Record

Month: 125 groups **Darrell Dorey**

Category C	No. Groups	SGA
1. Roy Jessome	53	Ramin Kouladji
2. Darrell Dorey	19	Ramin Kouladji
3. Richard Case	17	James Surace
4. Krissa Hensley	16	Mike Jones
5. Vivian Dwyer	14	Ali Shahrak
5. Terrie Hobson	14	Larry Geneser
5. David Blaisdell	14	Rick Altig
5. Patti Morgan	14	Schroeder & Basov

### YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	190,706	Rick Altig
*2. Malka Arony	46,422	Cohen-Hartman
3. Charles Hill	37,674	Jatoft-Foti

### All Time PR Card Production Record

YTD: 61,879 cards **Denisa Bowyer**

Category A	No. Cards	SGA
*1. Rona Spano	32,458	Scott Smith
*2. Robin Denham	30,929	Larry Geneser
*3. Brenda DiSomma	30,699	Eric Giglione
4. Al Wall	27,101	Joshua Chalom
5. Bernard Wendekler	24,707	Rick Altig

Category B	No. Cards	SGA
*1. Laurie Onasch	20,348	Manone & Altig
*2. Malka Arony	19,379	Cohen-Hartman
*3. Erin McKee	14,295	Shashi Parekh
4. Sandra Johnson	12,447	Gary Bleier
5. Becky Cutler	11,988	Bill Jennings

### All Time PR Group Production Record

YTD: 330 groups **Darrell Dorey**

Category C	No. Groups	SGA
*1. Darrell Dorey	500	Ramin Kouladji
*2. Roy Jessome	220	Ramin Kouladji
*3. Richard Case	141	James Surace
4. Kenneth Altizer	129	Marc Morton
5. Vivian Dwyer	121	Ali Shahrak

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two P.R. Representatives coded and meet all production requirements.*



## Qualifiers

Kenneth Alizer	\$1,125
Darrell Dorey	\$1,125
Richard Case	\$1,125
Vivian Dwyer	\$1,125
Robin Denham	\$975
Brenda DiSomma	\$975
John Wilkinson	\$845
Becky Cutler	\$825
Rona Spano	\$825
Leonor Lopez	\$788
Richard Jessome	\$788
Krissa Hensley	\$788
Manon Brulotte	\$788
Timothy Farr	\$750
Patti Morgan	\$750
Al Wall	\$715
Gabriela Bertoni	\$683
Bernard Wendekler	\$575
Jacqueline deVooght	\$575
Bill Gibson	\$550
Cassandra Robinson	\$500
Susan Richards	\$500
Joseph Galusha	\$500
Jenny Williams	\$400
William Verbaten	\$400
Gilbert Sciacqua	\$400
Kristin Lafond	\$400
Maika Arony	\$325
Robert Dailey	\$315
Linda Bauknecht-Hicks	\$300
Laurie Orzech	\$300
Cheryl Cook	\$288
Joseph Westfall	\$275
Susan Kelleher	\$275
Roger Johnson	\$263
Jennifer Opra	\$263
Charles Hill	\$250
Susan Gilbert	\$250
John Wagner	\$250
Terrie Hobson	\$250
Anne Bowyer	\$250
Pater Nielsen	\$250
Brenda Swecker	\$210
Irene Rurycz	\$210
Susan Fuldauer	\$200
Donald Spohn	\$200

**Total**  
**\$24,719**



JANUARY  
FEBRUARY  
MARCH  
APRIL  
MAY  
JUNE  
JULY  
AUGUST  
SEPTEMBER  
OCTOBER  
NOVEMBER  
DECEMBER

## For Paul

I loved Paul Wellstone. Paul was a real person with an authentic life. He was a regular person who believed he could make a difference — and he did! He grew into being a United States Senator. As Paul would passionately assert, “I am **your** Senator from Minnesota.”

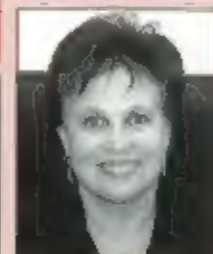
At the National Building Trades Convention this year, Paul had 1,000 tradesmen on their feet. The shouting and cheering could be heard from the basement to the fourth floor. Paul’s boisterous cadence was reminiscent of the great gospel preachers. He made you **believe**. He refashioned again and again, “I am **your** labor senator from Minnesota.” My eyes welled, and I knew, everyone in that crowd would catapult him to six more years, and then possibly to some higher office. Ordinary people knew in their hearts that Paul was one of them.

Paul came from a “higher” place. He was a prophet who lived his life and walked his walk by his convictions. In word and deed, Paul stood for what needed to be made **right** in this country. He believed in workers’ rights; to partake and share in the rewards of work. Paul advocated fair wages, health insurance coverage at affordable prices, access of coverage for all people — including the working poor. He believed in Seniors’ rights; the security of a fully funded pension, a solvent Social Security trust, and prescription drugs to help ease the pain of old age. Paul stood for those on the edge, for homeless Veterans, for kids at risk, and for those denied mental

health benefits in their insurance plans.

Paul loved those he touched, and we loved him in return. Sheila, his wife of 38 years was his equal, his partner, his confidant and best friend, and she shared Paul with countless others. They were like high school sweethearts, and made you believe in the power of their commitment to each other, and the country they served.

Paul touched us all where it mattered — in our hearts, and in the places where we dream of a world that gets it **right**.



FROM THE DESK OF:

**Denise Bowyer**  
Vice President &  
National Director of  
Public Relations

“Politics is what we create by what we do, what we hope for, and what we dare to imagine.”

— Paul Wellstone

We had a chance to continue Paul’s legacy and we failed! As Garrison Keillor so eloquently stated, “It was a dreadful moment for the Minnesota voters. To choose Coleman over Mondale is one of those dumb low-rent mistakes. Norm Coleman sold his soul. He’s condemned to a life of small arrangements.” In Minnesota, we had Paul Wellstone, a man who gave his heart and soul. Paul’s soul

could not be bought for any price. There was never a price too high to pay for what he believed, even when he cast a solo vote. We are lost without him. We breathe a collective sigh, and release our collective whimper. Buried in the ash in Northern Minnesota was our best chance to make things **right**. We must all work so much harder now. We have lost the House and the Senate.

In a world that needs so much to be made **right**, how could we all have gotten things so terribly **wrong**?



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real surfing?



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